

# HOUSE BILL REPORT

## EHB 3310

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### As Amended by the Senate

**Title:** An act relating to health care coverage statutory requirements.

**Brief Description:** Reviewing existing health care coverage statutory requirements.

**Sponsors:** By Representatives Bailey, Linville, Kessler, Morrell, Clibborn and Morris.

### Brief History:

#### Floor Activity:

Passed House: 2/14/06, 95-2.

Senate Amended.

Passed Senate: 3/3/06, 49-0.

### Brief Summary of Engrossed Bill

- Provides for an analysis of existing health care coverage statutory requirements.

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### HOUSE COMMITTEE ON HEALTH CARE

**Majority/Minority Report:** None.

**Staff:** Dave Knutson (786-7146).

### Background:

There has been a great deal of controversy and disagreement over the impact of legislatively required health care coverage requirements on the cost of health care.

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### Summary of Engrossed Bill:

The Office of the Insurance Commissioner will contract for an analysis of existing health care coverage statutory requirements. The analysis will review statutes that mandate health carriers provide benefits for certain conditions or services. The analysis will also analyze a sample of at least 10 health conditions and assess the comparative cost and treatment outcomes of treatment provided by various licensed health care providers. Reports will be submitted to the Governor and the appropriate committees of the Senate and House of Representatives in 2006, 2007, and 2008.

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**EFFECT OF SENATE AMENDMENT(S):**

If a health plan provides dependent coverage for an individual or group, it must give the individual or each member of the group the option of covering any unmarried dependent: (1) under the age of twenty-five; or (2) under the age of thirty and a veteran, regardless of whether the dependent is enrolled in school. This applies to disability insurance contracts, health care service contracts, and health maintenance organizations.

By December 1, 2006, the Insurance Commissioner must provide a report to the Legislature regarding health insurance mandates. The report must: (1) list all statutory and regulatory requirements on carriers doing business in Washington; (2) identify those that are not also requirements in at least 26 other states; (3) assess the extent to which those benefits not mandated in other states are nonetheless included in health plans due to market demand; and (4) compare the number of carriers and plans in Washington's small group market with the number of carriers and plans in the small group market in other states.

**Appropriation:** None.

**Fiscal Note:** Not requested.

**Effective Date:** The bill takes effect 90 days after adjournment of session in which bill is passed.

**Testimony For:** None.

**Testimony Against:** None.

**Persons Testifying:** None.

**Persons Signed In To Testify But Not Testifying:** None.